

EXHIBIT 1

From: Santor,Tracey <TSANTOR@travelers.com>
Sent: Tuesday, March 26, 2013 12:23 PM
To: Houston,Marchelle M; Karp,Jay S
Subject: RE: Fact Pattern for Hearing on Friday at Mid-Winter Program 2014

He's working on changing the entire computer fraud portion of the policy.

From: Houston,Marchelle M
Sent: Tuesday, March 26, 2013 12:35 PM
To: Santor,Tracey; Karp,Jay S
Subject: RE: Fact Pattern for Hearing on Friday at Mid-Winter Program 2014

I am ok with it. Has Balmer considered any language changes or is he considering Owen Schine an anomaly?

From: Santor,Tracey
Sent: Tuesday, March 26, 2013 8:34 AM
To: Karp,Jay S; Houston,Marchelle M
Subject: FW: Fact Pattern for Hearing on Friday at Mid-Winter Program 2014

For the ABA Midwinter 2014, Dave Olson is going to do a mock trial on a case similar to Owen Schine. Attached is the case. Do you guys have any problem with this? They will not mention Owen Schine and if it comes up, they will let everyone know it has been vacated.

By the way, I spoke with Edward Gallagher yesterday and he will be contacting Westlaw to make sure the case is noted that it had been vacated.

From: Olson, David C. [<mailto:DOlson@fbtlaw.com>]
Sent: Monday, March 25, 2013 6:59 PM
To: Santor,Tracey
Cc: Gary Valeriano; agardiner@abais.com
Subject: Fact Pattern for Hearing on Friday at Mid-Winter Program 2014

Tracey:

Here is the fact pattern that I drafted and circulated to several individuals for their comments and edits. I have incorporated all comments that I have received to date.

The plan is to use this during the Friday morning session in New York next January. I envision having a "trial" on the two issues before two panels: one consisting of "jurors" selected with the assistance of Decision Quest and the other made up of "company people" from the FSLC. There would be three witnesses: Sam Kingman, Billy Eager, and the claims representative from SurThing Surety. Each would testify for about 20 minutes or so on direct and cross. There would be opening statements and closing arguments. The jurors would have devices that would record their reactions to the testimony and arguments showing what they